उद्योगपतियों और व्यक्तियों पर आयकर की बकाया राशि

486. **श्री मोहम्मद अफजल उर्फ मीम अफजल** : क्या वित्त मंत्री यह बताने की कृपा करेंगे कि :

(क) 31 मार्च, 1993 की स्थिति के अनुसार देशभर में कितने उद्योगपतियों और व्यक्तियों पर आयकर की पचास लाख या इससे अधिक राशि बकाया थी; और

(ख) यदि हां, तो तत्संबंधी ब्यौरा क्या है ?

वित्त मंत्रालय में राज्य मंत्री (श्री **एम०वी० चन्द्रशेखर मूर्ति**) : (क) और (ख) जिन उद्योगपतियों पर आयकर की मांग बकाया है उनके बारे में अलग से आंकड़े नहीं रखे गये हैं। परन्तु 31-3-93 की स्थिति के अनुसार जिन व्यक्तियों पर 50 लाख रुपये या इससे अधिक आयकर की मांग बकाया थी, उनकी संख्या 399 है। इन मामलों में 31-3-1993 की स्थिति के अनुसार लगभग 900.24 करोड़ रुपये की कुल धनराशि बकाया थी।

487. [*Transferred to 15th December, 1993*]

488. **SHRI ASHISH SEN**: Will the Miinster of FINANCE be pleased to state:

Ex-Gratia payment to spouses of deceases ex-employees of Banks

(a) whether Reserve Bank of India, in consideration of helpless conditions of the surviving spouses of deceased ex-employees of the Bank, have introduced a scheme granting compassionate ex-gratia monthly payment to them;

(b) if so, what is the quantum of such payment, the terms of conditions thereof; and the data from which it has been made effective; and

(c) whether similar ex-gratia payment will be considered for the surviving retired employees of the banks who are equally under duress but not eligible for the pension scheme introduced in 1990-91?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. ABRAR AHMED): (a) Yes, Sir.

(b) The quantum of ex-gratia payment is uniformly fixed at Rs. 150/- per month (plus Dearness relief thereon) payable from 1.1.86 or from the date of death of the ex-employee, whichever is later. The terms and conditions for this ex-gratia payment are given in the Statement (*See* below).

(c) No, Sir.

Statement

Conditions for grant of ex-gratia payment

(1) The ex-gratia payment shall not be payable to more than one member of the family at the same time.

(2) If a deceased employee leaves behind widow/widower, the Ex-gratia payment shall become payable to the wodow or widower failing which to eligible child.

(3) If sons and unmarried daughters are alive, unmarried daughters shall not be eligible for Ex-gratia payment, unless the sons attain the age of 25 years or start earning and thereby become ineligible for the grant of Ex-gratia payment.

(4) In the case of widow or widower, the Ex-gratia payment shall be payable for life or until her/his remarriage, whichever is earlier (provided the marriage tooks place before the employee retired from the bank).

(5) In the case of son, the Ex-gratia payment will be paid till he starts

earning or he attains the age of 25 years whichever is earlier.

(6) In the case of an unmarried daughter, the Ex-gratia payment will be payable till she starts earning or she attains the age of 25 years or she gets married whenever is earliest.

(7) If the son or daughter of the ex-employee is suffering from any disorder or disability of mind of physically crippled or disabled, so as to render him or her unable to earn living, the Ex-gratia payment shall be payable to such son or daughter for life in accordance with the instructions issued in similar cases for family penson under Reserve Bank of India Pension Regulations, 1990.

(8) where the Ex-gratia payment is granted to a minor, the same shall be payable to the guardian on behalf of the minor.

(9) The life-time arrears of Ex-gratia payment will be payable in respect of the elible members of the family of the deceased employee of the Bank who were alive on 1.1.1986 and died subsequently from the 1st January, 1986 upto the date of death.

(10) Other provisions of eligibility prescribed for family pension under the Reserve Bank of India Pension Regulations, 1990 shall apply for the purpose of regulating grant of Ex-gratia payment.

Distribution of Reserve Bank of India's security holdings

489. DR. ASHOK MITRA: Will the Minister of FINANCE be pleased to state:

(a) the details of the distribution of the Reserve Bank of India's current security holdings by their maturity pattern-wise;

(b) the rate of iterest attached to each such group of holdings; and

(c) the Reserve Bank of India's gross interest earnings from such holdings in 1992-93 and the earnings expected in 1993-94?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. ABRAR AHMED) (a) to (c) The information is being collected and will be laid on the Table of the House.

Collection of service charges by commercial Banks

490. DR. ASHOK MITRA: Will the Minister of FINANCE be pleased to state:

(a) what are the principles and criteria on the basis of which service charges are collected by the commercial banks from their customers;

(b) whether Government consider it good business practice for the banks to raise service charges such as commission for clearance of outstation cheques so as to partly compensate for losses from lending operations; and

(c) whether Government propose to waive service charges on outstation cheques upto the amount of Rs. 2,500/-?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. ABRAR AHMED): (a) Based on the recommendations of the Committee of Public Sector Banks on Service Charges, all public sector banks have adopted a common schedule of service charges which lays down the minimum that can be charged. It has been left to the discretion of individual banks to selectively levy higher charges, if sepcial circumstances so warrant.

(b) While losses from lending operations are not a basis for structuring the service charges, banks, being com-